

Important information on coronavirus: Update and measures taken

Dear partner,

We would like to inform you of the current situation at HYPO NOE and the steps we have taken regarding the latest measures aimed at containing the spread of the coronavirus (SARS-CoV-2).

HYPO NOE is taking the current situation extremely seriously and has implemented various measures to minimise the effects of potential coronavirus infections and resulting cases of COVID-19 disease as far as possible. The health of our employees, customers and business partners is HYPO NOE's top priority. At the same time, we have taken all of the necessary precautions to ensure the smooth running of banking operations and to safeguard service provision as effectively as possible.

HYPO NOE fully supports and is following the recommendations of the World Health Organisation (WHO) and the Austrian Federal Government. Our employees have been allocated to several teams working at the St. Pölten and Vienna offices, and across the branch network. Rules for the strict separation of functional units, and for distancing within functional units, have been introduced at the respective locations. Our employees have been using home office solutions for many years now, and the number of staff being able to work from home has been increased significantly in recent weeks. The vast majority of internal and external appointments will be kept, where possible by means of video and telephone conferencing.

By activating the emergency plans embedded in the business continuity management system, HYPO NOE is again living up to its reputation as a dependable commercial bank in the capital region of Lower Austria and Vienna, and as a mortgage bank specialising in hard and social infrastructure, housing development, and financing for new homes and real estate.

You will still be able to reach your designated contact person by phone. If you cannot reach them due to the increased number of enquiries they are fielding at the moment, please get in touch by e-mail. Your contact will get back to you as soon as possible.

We wish you and your family all the best - and please stay healthy!

HYPO NOE Landesbank für Niederösterreich und Wien AG



Wolfgang Viehauser
Management Board Member Markets and
Speaker of the Board



Udo Birkner
Management Board Member
Finance, Risk & Operations

HYPO NOE Landesbank für Niederösterreich und Wien AG

Die HYPO NOE Landesbank is the largest and oldest-established of Austria's state mortgage banks¹, and has served as a dependable commercial bank, stable state bank and specialist mortgage bank for more than 130 years. Based on the foundations of its strong position in the capital region of Lower Austria and Vienna, the Bank operates primarily in Austria and Germany, as well as in selected markets in the European Union.

For further information, please contact the Investor Relations & Rating team:

Claudia Mikes, +43 5 90 910 1536, claudia.mikes@hyponoe.at

Marco Reiter, +43 5 90 910 1589, marco.reiter@hyponoe.at
investorrelations@hyponoe.at | www.hyponoe.at/en/ir

¹ By total assets (2018 consolidated financial statements) and date of establishment